

Life & Leisure

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Pro football's brightest stars dazzle at Earhart Field



Story and photos by
Randy Dela Cruz

Sports Editor

For the second year in a row, the biggest names in the NFL treated fans at Joint Base Pearl Harbor-Hickam by holding practice Jan. 24 at Earhart Field in preparation for the 2013 Pro Bowl.

The annual event, which will be held Jan. 26 at Aloha Stadium, pits the best of the AFC against the top players in the NFC.

Last year, the AFC defeated the NFC in a shootout by the score of 59-41.

Despite a downpour of liquid sunshine, the packed crowd at Earhart Field showed no signs of dismay as shouts of approval from the stands echoed throughout the facility.

First up, the NFC all-stars took to the field for an hour's session of warm-ups and light drills before the players moved to the sideline to sign autographs and meet an enthusiastic public.

Then after a short intermission, the AFC all-stars, led by the likes of Denver quarterback Payton Manning, held their session of drills and fan interaction.

Although the crowd looked upon the Pro Bowl players with certain admiration and appreciation, the players also admitted that the feeling was mutual.

"I love it," said Green Bay Packers center Jeff Saturday. "When you come here, this is what's it all about. These men and women give their lives to helping our country and keeping us protected. These are true heroes for all of us. So to be able to come back and give back to them means a lot to us."

Seattle Seahawks running back Marshawn Lynch agreed with Saturday

and said he uses the opportunity to learn about the men and women in the armed forces.

"You get to come out here and see the troops," he said. "We're going to go over and talk to some veterans, just to pick their brains about what's it's like to be family and go out there by yourself. It's good to see how they feel."

While professional football players are often referred to as warriors, both Saturday and Lynch said that no one in the NFL measures up to what members of the military have to endure.

"We're not warriors," Lynch said. "We're ballplayers. They are the warriors."

Saturday said that there is a huge difference between playing football and preparing for war.

He pointed out the people should never confuse playing football with being on the battlefield.

"You'll never want to mix those two terms up," Saturday said. "When your life is on the line, it's completely different. For us, we're athletes and entertainers. We have a good time doing what we do. These men and women, they're doing the real deal."

With the game slated to kick off on Sunday, both teams were using the practice at Earhart Field as a tune up.

While controversy surrounded the game last year, with fans complaining about a lack of effort from the players, Lynch said that he anticipates that both teams will put on a good show.

"I played in it last year and there were some suspect plays," Lynch admitted. "But it's been a long season and to come out here and go all out and try to take it out on your peers, that would be kind of silly. But at the same time, you at least want to see some effort."



Fitness Challenge highlights fun activities to get fit

Story and photo by
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Sports Editor

Getting fit is always among the top resolutions for people entering a new year.

However, kick starting a fitness program can be a problem if you don't know what to do or even where to begin.

For the third year in a row, Joint Base Pearl Harbor-Hickam Morale, Welfare and Recreation (MWR) helped take the stress off fitness planning by introducing several workout programs at the annual Fitness Challenge, which was held Jan. 19 at Joint Base Pearl Harbor-Hickam Fitness Center.

The challenge, which took place over the course of two hours, included a warm-up session before moving into kickboxing, Zumba, Shimmy Fitness, Hot Hula and yoga.

In coordinating the workout, Gaynor said that she looked for something that worked for both men and women, with the focus being on total body wellness.

"I think that's it's important that people don't think that a format is only geared for one gender," she said. "Today's formats ranged from formats to include flexibility, to getting a cardiovascular workout, to balancing and incorporating everything."

Aviation Electrician's

“This was pretty fun stuff. I’d like to come back for the yoga. It’s a much better stretch than you’d normally get.”

—AE2 Sonny Ducote

The event, which was planned by Lori Gaynor, MWR fitness coordinator, not only gave the nearly 100 participants a taste of a few fitness programs offered by MWR, but also showed that getting fit doesn't have to be a chore and can actually be fun.

"It was really a great opportunity to showcase what's available through MWR," Gaynor said. "I am very happy with the turnout. It just shows that people are really concerned about their well-being."

Mate 2nd Class Sonny Ducote, Marine Aviation Logistics Squadron 24, said that although he wasn't sure about some of the formats offered at the challenge, he was very glad that he tried them all.

An avid weightlifter, Ducote said that when it comes to staying fit, variety certainly helps.

"This was pretty fun stuff," he said. "I'd like to come back for the yoga. It's a much better stretch that you'd normally get."

In keeping with the format,



Capt. Karen McDonald leads a yoga class during the 3rd Annual MWR Fitness Challenge. This year's challenge was held at Joint Base Pearl Harbor-Hickam Fitness Center and besides yoga, it also highlighted kickboxing, Zumba, Shimmy Fitness and Hot Hula. The event welcomed nearly 100 participants.

Capt. Karen McDonald, Naval Health Clinic Hawaii, closed the day's sessions with a round of yoga.

She said that after expending so much energy earlier in the challenge, yoga was the perfect finish to the day's event.

"A lot of the stuff that they were doing earlier did a lot of bending of the hips," McDonald explained. "Those big muscles that hold your hips get really tight. It's awesome at the end to have yoga to stretch

them out."

A spectator for all of the other formats last year, McDonald, who holds yoga classes at JBPHH Fitness Center every Monday and Thursday at 4:30 p.m. and on Saturday at 8 a.m., said that she wasn't going to be left out of the fun this time around.

"Last year I forgot my tennis shoes, this time I joined in," she said. "I can tell you that I would have never considered Hot Hula because to me it seemed

like I don't have any rhythm or ability to do that. I now look and see, hey, it's OK, there is no judgment. You can do anything, no matter what level you are. I think this was a great success."

Now that the challenge has gotten people excited about physical fitness, Gaynor said that no matter what your goal is, MWR has the instructors and facilities to help you stay on course.

She reminded that while

the challenge highlighted several workout routines, it was only a sampling of the many fitness programs offered by MWR.

"We have a class schedule at www.greatlifeohawaii.com," she said. "We have fliers here at the facility and our instructors and staff are always available to answer questions. If you're new to fitness, the important thing is to find an activity that you'd be interested in and get a buddy to work out with."

Hawaii Academy offering gymnastics at JBPHH

Story and photos by
Randy Dela Cruz

Sports Editor

Since 1999, Hawaii Academy has been inspiring budding gymnasts, both young and older, to a lifetime of physical fitness and love for the sport.

In October, the academy, though an agreement with Morale, Welfare and Recreation, brought its family-friendly program to Joint Base Pearl Harbor-Hickam, and the union is turning out to be a great match.

Located at the former Bloch Arena annex, Hawaii Academy at Pearl Harbor is one of the many new programs offered through MWR youth sports and fitness.

And while it does teach gymnastics to toddlers from 18 months, the facility, said Hawaii Academy Director Max Vercruyssen, also serves adults as well.

“It’s all ages for all abilities,” Vercruyssen said. “We have one-year olds and our oldest (at its Kalihi location) is 99 this year. We have multi-generational families. It’s really lifespan fitness. Our principle interest is gymnastic-type activity for everyone.”

Open from Monday through Saturday, Hawaii Academy at Pearl Harbor has classes for pre-school (ages 3-5), trampoline, tumbling, gymnastics, fitness for all ages, adult gym fit (ages 19-49) and senior flex fit (50-99).

There is even a parent/child class that lets parents assist their children, ages one-three, for fun time on the facility’s padded workout floor and trampoline.

Vercruyssen noted that at Hawaii Academy, parent and child interaction is not only encouraged, but also recommended.

“The goal would be for the adults showing the kids, then the kids growing up to be adults that do it, too,” he said. “Then the grandparents and great



Two-year-old Alyssa Rafal bounces off the trampoline with the help of Hawaii Academy Pearl Harbor trainer Zach Moore during a parent/child session.

grandparents get involved, so that what you learn, you use your whole life.”

The Pearl Harbor facility is fully stocked with all of the state-of-the-art equipment and apparatus that you would expect to find in a top-class gymnastics-training center.

back for more.

“She (Alyssa) likes it,” Rafal said. “She’s always doing it at home like hanging on things. She likes the bouncing.”

Max added that while gymnastics is a great stand alone fitness program, the exercises in the sport are

“People are enthusiastic about having it on base as opposed to going into town. There is such a sense of community.”

—Max Vercruyssen

The former youth basketball and volleyball gymnasium has been totally transformed and features eight rectangular trampolines, a tumble tramp, double mini-trampoline, inflatable tumbling strip, parallel bars and still rings.

While the equipment may seem intimidating at first, Mia Vercruyssen, associate director, said that no one is ever expected to do more than they can handle.

“It’s definitely tailored to each individual,” said Mia, who also pointed out that the facility could be booked for birthday parties. “Some are more advanced than others, but it’s pretty much open to everyone. We’ve had all ability levels come through our program.”

Avigail Rafal brought her two-year-old daughter Alyssa to the parent/child class after noticing that she loved to do gymnastic-related activities at home.

Although it was their first time at Hawaii Academy Pearl Harbor, she said that they both enjoyed the experience and will be

also beneficial to other areas of life.

In fact, he said, it is a perfect fit for military training.

“Gymnastics is fundamental to all activities,” he said. “All the way back to its origin, it’s doing calisthenics, so it has a direct link to PT in the military.”

Since arriving at JBPHH, Max said that he is absolutely excited about the warm reception that he has received from base families.

Starting off with only 40 students in October, Max said that the enrollment has grown to over 300 participants in only four months.

“People are enthusiastic about having it on base as opposed to going into town,” he stated. “There is such a sense of community.”

For more information about Hawaii Academy Pearl Harbor, visit the MWR website at www.greatlifeohawaii.com or call MWR youth sports and fitness at 473-0789.

DOJ warns of scams targeting the military

How service members can fight for financial security at home

Stuart F. Delery

Acting Assistant Attorney General, Civil Division
United States Department of Justice

When service members board the plane to return to the United States from deployment overseas, their families and friends are not the only ones waiting for them. Scam artists are also busy setting up store fronts, phone lines and websites specifically targeting service members.

These consumer predators know that service members have to deal with unique pressures, such as spending extended periods of time abroad, moving to different cities multiple times, and being held to a higher standard for debt repayment under the Uniform Code of Military Justice. In addition, service members are known for having a steady income and trying to do what is best for their families.

At the Department of Justice, we are working hard to protect consumers like you. The Civil Division’s Consumer Protection Branch has made fighting fraud aimed at service members and veterans a top priority. We are working internally with the Department’s Civil Rights Division to ensure

that businesses respect the rights of service members. And we are working externally with other agencies, such as the Departments of Defense and Veterans Affairs, to identify potential fraud earlier.

We are also collaborating with the Consumer Financial Protection Bureau’s Office of Service member Affairs, led by Holly Petreaus, to engage in a dialogue with military leadership about how we can prevent this fraud together. And we have joined forces with federal and state prosecutors—as well as the JAG Corps—to identify scammers and bring more cases against them.

We are committed to using all of the tools at our disposal to hold these swindlers responsible.

But the best way to fight them is to deprive them of customers. Service members of each military branch have told us about their experiences, and we are dedicated to getting their message out.

Here are a few tips on how to protect yourself and your family.

Be wary of up-front fees

- The sales pitch: “I can help you access benefits, get a good rate on a loan, and make a great investment. All you need to do is pay me an up-front fee.”

- The defense: The military offers legal assistance, interest-free emergency loans, and financial planning tools. Ask your military installation offices for details.

Always find out what the total price is

- The sales pitch: “I’ll sell

you this car, refrigerator or anything else you want. Just give me a little bit of money every installment.”

- The defense: Salespeople can offer misleading information about how much something really costs once all the payments and fees are added up. If the total price is too high, take your business elsewhere.

Don’t trust promises about the future

- The sales pitch: “Just buy the car with this higher interest rate, and I’ll call

you later once I get the lower rate interest for you.”

- The defense: Make sure that everyone agrees to the final terms of a deal before you hand over any money.

Find out who you are dealing with

- The sales pitch: “I’m a veteran of the armed forces. Sign up with my program to make sure that your family has everything they need while deployed overseas.”

- The defense: Ask your base community-service

office about the company or individual. You can also contact the Better Business Bureau.

And, if you have been the victim of a scam, we encourage you to come forward and complain. So often, financial fraud goes unreported because victims feel embarrassed or foolish. But only when you complain is it possible for you to get the help you need.

And only when we know there is a problem can we and our law enforcement partners work to stop it.

So, consult your military installation legal assistance office or your State Attorney General—and log your complaint at www.ftccomplaintassistant.gov or at the website www.consumerfinance.gov/complaint/.

With your help, we can continue to ramp up our fight against those who prey on the financial well-being of you and your families, and leave you free to focus on your invaluable work protecting the nation.

My Favorite Photo...

U.S. Air Force photo by Staff Sgt. Mike Meares

Kelly Slater (USA), 40, rides a Pipeline wave during his third round heat of competition at the recent 2012 Vans Triple Crown Title of Surfing Billabong Pipe Masters In Memory of Andy Irons.

How to submit

Send your (non-posed) photos to editor@hookelenews.com.



Shipyard sets new contribution record with CFC donations

David Tomiyama

Pearl Harbor Naval Shipyard and Intermediate Maintenance Facility Public Affairs

Helping one another is a common trait in military communities. However, Pearl Harbor Naval Shipyard and Intermediate Maintenance Facility civilians and Sailors took the practice to another level, raising \$723,953 for the 2012 Combined Federal Campaign (CFC), a new record for the command.

“I’m absolutely impressed by our final CFC numbers,” said Capt. Brian Osgood, shipyard commander. “Setting a record in donations with as much financial uncertainty that exists today shows the true *aloha* of the shipyard *ohana*. I’m proud to serve with those who give so much of themselves and are so willing to help others.”

According to their website, CFC is the world’s largest and most successful annual workplace charity campaign with more than 200 CFC campaigns throughout the country and internationally to help to raise millions of dollars each year. Pledges made by federal civilian, postal and military donors during the campaign season (Sept. 1 to Dec. 15) support eligible non-profit organizations that provide health and human service benefits throughout the world.

The shipyard surpassed its 2012 goal by \$10,262. This comes on the heels of breaking 2011’s contribution of \$715,451, then a record total for the shipyard. Brendan Cravalho, shipyard CFC coordinator since 2001, said, “Even through personal adversity (i.e., shrinking budgets, lack of pay raises, etc...), shipyard employees contin-



U.S. Navy photo by Marshall Fukuki

Machinist’s Mate 1st Class (MM1) (SS) Tim Hanley (left), MM1 Nickolas Miller and Electronics Technician 1st Class Jesse Holland of Pearl Harbor Naval Shipyard and Intermediate Maintenance Facility grill hamburgers and hot dogs at a lunchtime fund-raiser to support the Combined Federal Campaign (CFC). The barbecue, organized by the shipyard’s First Class Petty Officer Association, raised \$383, contributing to the shipyard’s record final total of \$723,953.

ue to demonstrate a willingness to help out others who are less fortunate. The

ohana spirit is alive and well here at the shipyard.” Monetary goals are now

“I’m absolutely impressed by our final CFC numbers. Setting a record in donations with as much financial uncertainty that exists today shows the true *aloha* of the shipyard *ohana*. I’m proud to serve with those who give so much of themselves and are so willing to help others.”

—Capt. Brian Osgood

being replaced each campaign season by communication and awareness goals. Contacting each and every worker on the options of how to give and the charities that stand to benefit are now being stressed over amounts raised.

For the shipyard, 100 percent contact was made with the more than 5,000 civilian and military personnel throughout the command on the CFC drive.

That communication paid off with the rise of online donations. This past CFC season was the second in which people could contribute online. The shipyard saw a 416 percent increase from a year ago of online donors who raised

\$58,166, said Cravalho.

The hard work and dedication of shipyarders is what makes each CFC campaign a success.

“*Mahalo* to the unit project officers and key persons whose personal dedication and involvement is the key ingredient to the shipyard’s CFC success,” said Cravalho. “I would like to recognize Yvette Flynn, code 1140 administrative officer, who worked diligently behind the scenes and helped me keep track of all CFC material, audited each packet for completeness, and verified amounts raised prior to submitting them to CFC headquarters for final processing. Her efforts have been invaluable over the years.”

For its CFC contributions, the shipyard was presented with a silver level award at an awards and recognition ceremony Jan. 16 at the Battleship Missouri Memorial. The tiered award is given to organizations based on CFC participation and amount given.



U.S. Navy photo by Marshall Fukuki

Chief Gas Turbine System Technician (Mechanical) Virgilio Martinez (left) a Combined Federal Campaign (CFC) coordinator for PHNSY, adds a hot dog to the plate lunch of Crane Operations Supervisor Clayton Silva during a CFC fund-raiser at Pearl Harbor Naval Shipyard and Intermediate Maintenance Facility.

PEARL HARBOR-HICKAM Maniawa Nanea LEISURE

Morale Welfare & Recreation

Movie Showtimes

POWERLIFTING COMPETITION

The annual powerlifting competition will be held Saturday at the Hickam Fitness Center. Weigh-ins start at 7:30 a.m. and the competition begins at 10 a.m. Event consists of bench, squat and deadlift. There will be men and women's divisions. Registration is \$30, and the competition is open to ages 16 and older. Entry forms are available at the Hickam Fitness Center front desk. FMI: 448-4640.

KO OLINA WHALE WATCH TOUR

There will be whale watching tours to Ko Olina from noon to 3:45 p.m. Saturday. The cost is \$40 for adults, \$35 for children ages 3-11, and includes round trip transportation from Information, Tickets & Travel-Hickam (ITT-Hickam). FMI: 448-2295.

FREE BEGINNERS GOLF CLINIC

Mamala Bay Golf Course will host a free beginners' golf clinic at 9 a.m. Saturday. Space is limited. FMI: 449-2300.

AFC-NFC PRO BOWL 2013

Club Pearl's Brews & Cues will broadcast the AFC-NFC Pro Bowl 2013 on Sunday. There is no cover. The game starts at 2 p.m. FMI: 473-1743

PRO BOWL TAILGATE PARTY, GAME WITH LIBERTY

There will be a free Pro Bowl excursion and tailgate party on Sunday. Departures are from Liberty Express at 10:45 a.m., Beeman Center at 11:30 a.m., Instant Liberty at 11:45 a.m., and Makai Recreation Center at noon. The game starts at 2 p.m. This event is for single active-duty Sailors and Airmen only. FMI: 473-2583.

FORD ISLAND HISTORICAL TOUR

There will be a Ford Island historical tour from 8:30 to 10:30 a.m. Jan. 30. Ford Island played a significant role in World War II, and this tour will visit often-overlooked historical battle sites. The tour departs from Rainbow Bay Marina parking lot. The cost is \$25 for adults, \$20 for children 3-11, and is free for children two and under who sit on an adult's lap. Free pickup is also available at lodging (call for times). FMI: 448-2295.

OAHU HIGHLIGHTS TOUR

There will be a tour of Oahu from 8:30 a.m. to 3:30 p.m. Jan. 31. The tour features Oahu sights including Hanauma Bay, Pali Lookout and National Memorial Cemetery of the Pacific (Punchbowl) . The cost is \$45 for adults, \$40 for children, and free for children 2 and under on adult's lpa. Lunch is included. Departures are from ITT-Hickam office. FMI: 448-2295.

YOUTH SPRING NFL FLAG FOOTBALL

Registration for NFL Flag Football continues through Feb. 22. The season runs March through June. The cost is \$65 and is open to ages 5-15. FMI: www.greatlifehawaii.com. For more information on events, visit www.greatlifehawaii.com.

Community Calendar

January 26

~ NFL Pro Bowl Ohana Day is a free family-friendly event from 8:30 to 11:30 a.m. at Aloha Stadium. The event is hosted by the NFL Pro Bowl and is open to the general public. A special package available to military families includes seating near the action; a chance for kids to get out on the field for contests, challenges and games; a sneak peek at the pregame and halftime shows; and chances to participate in prize drawings throughout the morning. FMI: 473-0789 or www.greatlifehawaii.com.

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~ The NFL's all-star Pro Bowl game will take place at 2 p.m. at Aloha Stadium. Information, Tickets and Travel is selling tickets to the game. Tickets are also being sold to the Official NFL Pro Bowl Tailgate Party happening from 11 a.m. to 1:30 p.m. before the game. FMI: 473-0792 or www.greatlifehawaii.com.

February 1

~ The City & County of Honolulu will conduct the monthly statewide outdoor warning siren test at 11:45 a.m. The Joint Base Pearl Harbor-Hickam "Giant Voice" works in conjunction with Honolulu's outdoor warning sirens and will sound a steady tone for 45 seconds.

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~ Navy Entertainment and Joint Base Pearl Harbor-Hickam Morale, Welfare and Recreation will present the alternative rock band Vertical Horizon at Club Pearl's Paradise Lounge. Doors open at 6 p.m., and the free show begins at 7:30 p.m. The Great Life Hawaii Facebook page will hold a giveaway contest to win backstage passes. Seats are available on a first-come, first-served basis. The event is not recommended for children. FMI: www.greatlifehawaii.com.

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~ Registration has begun for the Seabee Run, which will be held at 7 a.m. Feb. 9 at Ford Island, Joint Base Pearl Harbor-Hickam. Registration closes Feb. 4. Participants will receive a T-shirt. Awards will be given for the top three male and female runners in each division of the 5K and 10K races. The best couple's run time will receive an award. Register online at www.active.com. FMI: Lt. j.g. Chris Hoggan at christopher.hoggan@navy.mil or call 449-3105.

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~ HQ PACAF Maintainers will hold a Mardi Gras lunch and golf scramble. Lunch will be from 10:30 a.m. to noon at Foster's Point. The golf tournament will be held at Mamala Bay with a 12:30 p.m. shotgun start. Sign up deadlines are Feb. 8 for the golf tourney and Feb. 15 for lunch only. FMI: Jeffrey.wurn@us.af.mil or 449-8678, or michael.shannon.4@us.af.mil or 449-8591.



Skyfall (PG-13)

Daniel Craig is back as Ian Fleming's James Bond 007 in Skyfall, the 23rd adventure in the longest-running film franchise of all time. In Skyfall, Bond's loyalty to M is tested as her past comes back to haunt her. As M16 comes under attack, 007 must track down and destroy the threat, no matter how personal the cost.

SHARKEY MOVIE THEATER

TODAY

6:00 PM The Hobbit: An Unexpected Journey (PG-13)

SATURDAY

2:30 PM Monsters, Inc. (G)
4:45 PM Red Dawn (PG-13)

SUNDAY

2:30 PM Cirque du Soleil: Worlds Away (G)
4:45 PM Playing For Keeps (PG-13)
7:00 PM Killing Them Softly (R)

HICKAM MEMORIAL THEATER

TODAY

6:00 PM Skyfall (PG-13)

SATURDAY

4:00 PM Hotel Transylvania (PG)
7:00 PM Playing For Keeps (PG-13)

SUNDAY

2:00 PM Skyfall (PG-13)

*\$1 for 3-D Glasses Rental



Joint base tax center offers free tax services to military

Sarah Courageous

*Navy Region Hawaii
Legal Service Office*

The tax season will soon arrive with its promise of generous tax refunds for many military personnel.

The Joint Base Tax Center, run by the Region Legal Service Office (RLSO) Hawaii, officially opens on Jan. 30. Historically, the tax center has provided an important service to the military and their dependents with free tax return preparation and e-filing.

Last season, the tax center processed 1,559 federal and state tax returns with tax refunds totaling over \$2.7 million.

The tax center offers “self-service” preparation by setting up computers and software for the clients to use directly, with the help of a trained tax volunteer to assist in the preparation of the returns.

Learning to prepare one’s own taxes can be fun, educational, and benefits the service member monetarily. It is a great way to spend off-duty time.

Members learn to take responsibility for their financial futures and

become self-sufficient, so that they will not become beholden to professional tax preparation services when they get out and incur fees down the road.

Joint Base Tax Center volunteers are trained at basic, intermediate and advanced levels on how to correctly identify filing status, and how to prepare returns with wages, interest, dividends, social security, and retirement income, as well as self-employed income for schedule C-EZ.

Volunteers are also taught how to handle issues unique to the military such as PCS moves and combat zone exemptions.

“Each tax season, we spend much of the month of January assembling and training a quality team of tax preparers,” said Katherine Lake, the center’s tax officer. Training includes instruction from JAG Corps instructors and IRS training.

The Joint Base Tax Center is located on the first floor of the Navy College Building (building 679) located at 1260 Pierce St. as you enter the submarine base area.

The Joint Base Tax Center, which is free, should

not be confused with commercial vendors, which, during the last tax season, operated tax preparation businesses in the parking lot of the NEX and on base across from the ship channel near the Scott Pool.

Unlike these commercial vendors, the Joint Base Tax Center does not charge tax preparation fees. Any tax services offered in portable trailers are commercial and not part of the Joint Base Tax Center.

The Joint Base Tax Center allows members to file their returns electronically and, by selecting direct deposit, receive their refunds in as little as one week.

Some commercial tax preparers offer “refund anticipation loans” (RAL). A RAL is a high-profit, short-term consumer loan secured by a taxpayer’s expected tax refund, and designed to offer customers quicker access to funds than waiting for their tax refund.

Within recent years, one could expect to pay about \$100 in order to get a RAL for the average refund of about \$2,150. RALs are issued too often to individuals who are made to believe the wait for their refund is

longer than it really is, who do not realize they are taking a loan, do not understand the high interest rates charged by the loan, and who do not actually need the funds immediately.

Because a member filing electronically can receive a refund in as little as a week, RLSO strongly discourages RALs as an unnecessary and costly expense. Taxpayers themselves will continue to have access to information about their refund through the “Where’s My Refund?” feature at the www.irs.gov website.

RLSO Hawaii is announcing openings for volunteer tax staff. Free tax preparation training is provided to volunteers by the IRS. Volunteers become tax counselors under the Volunteer Income Tax Assistance program capable of preparing federal and state income tax returns. Participants in the course may be active duty, reservists, dependants, or civilians, and must have the time, ability and desire to help clients at the Tax Center.

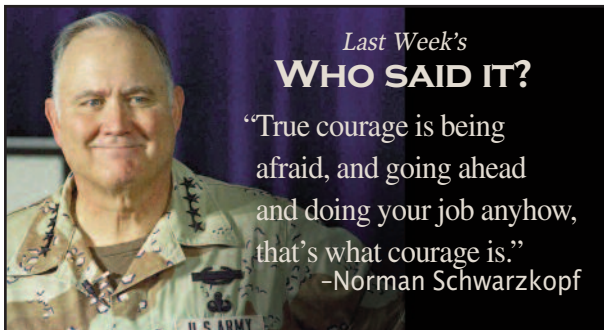
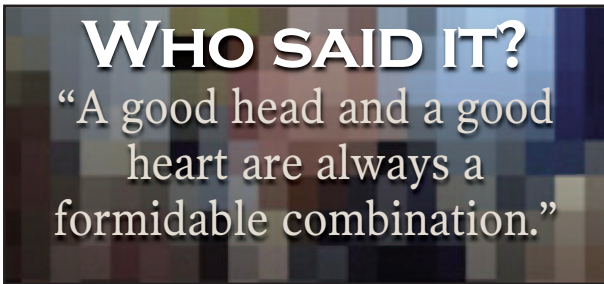
No prior tax preparation experience is required to be a successful volunteer.

environment.

For information, see <http://1.usa.gov/cXtgfa> or <http://sanctuaries.noaa.gov>.

If interested in participating in this program, email Lake at katherine.lake@navy.mil. You may

also call the Region Legal Service Office at 473-4717 for further information about free tax preparation.



This Week’s Trivia

What is the naval origin of the term “chewing the fat?”

Last Issue’s Question: Which new United States air commanders took duty on Jan. 9, 1917?

Answer: Capt Henry H. Arnold was ordered from aviation school duty at San Diego to Panama to organize and command the 7th Aero Squadron. Capt John F. Curry was ordered to Fort Kamehameha, Hawaii to command the 6th Aero Squadron.